

House File 2404 - Introduced

HOUSE FILE 2404
BY COMMITTEE ON STATE
GOVERNMENT

(SUCCESSOR TO HSB 584)

A BILL FOR

1 An Act relating to continuation or reenrollment in accident or
2 health care coverage by certain adult dependents of insureds
3 or enrollees and including effective date provisions.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 509.3, subsection 1, paragraph h, Code
2 2016, is amended to read as follows:

3 h. A provision that the insurer will permit continuation
4 of existing coverage or reenrollment in previously existing
5 coverage for an individual who meets the requirements of
6 section 513B.2, subsection 14, paragraph "a", "b", "c", "d", or
7 "e", and who is ~~an unmarried~~ a child of an insured or enrollee
8 who so elects, ~~at least through the policy anniversary date~~
9 ~~on or after~~ until the date the child marries, ~~ceases to be~~
10 ~~a resident of this state, or attains the age of twenty-five~~
11 ~~twenty-six~~ years old, ~~whichever occurs first, or so long as the~~
12 ~~unmarried child maintains full-time status as a student in an~~
13 ~~accredited institution of postsecondary education.~~

14 Sec. 2. Section 509A.13B, Code 2016, is amended to read as
15 follows:

16 **509A.13B Coverage of children — continuation or**
17 **reenrollment.**

18 If a governing body, a county board of supervisors, or a
19 city council has procured accident or health care coverage for
20 its employees under **this chapter**, such coverage shall permit
21 continuation of existing coverage or reenrollment in previously
22 existing coverage for an individual who meets the requirements
23 of **section 513B.2, subsection 14**, paragraph "a", "b", "c",
24 "d", or "e", and who is ~~an unmarried~~ a child of an insured or
25 enrollee who so elects, ~~at least through the policy anniversary~~
26 ~~date on or after~~ until the date the child marries, ~~ceases to~~
27 ~~be a resident of this state, or attains the age of twenty-five~~
28 ~~twenty-six~~ years old, ~~whichever occurs first, or so long as the~~
29 ~~unmarried child maintains full-time status as a student in an~~
30 ~~accredited institution of postsecondary education.~~

31 Sec. 3. Section 514A.3B, subsection 2, Code 2016, is amended
32 to read as follows:

33 2. An insurer issuing an individual policy or contract
34 of accident and health insurance which provides coverage for
35 children of the insured shall permit continuation of existing

1 coverage or reenrollment in previously existing coverage for
2 an individual who meets the requirements of section 513B.2,
3 subsection 14, paragraph "a", "b", "c", "d", or "e", and who
4 is ~~an unmarried~~ a child of an insured or enrollee who so
5 elects, ~~at least through the policy anniversary date on or~~
6 ~~after~~ until the date the child marries, ~~ceases to be a resident~~
7 ~~of this state, or attains the age of twenty-five~~ twenty-six
8 years old, ~~whichever occurs first, or so long as the unmarried~~
9 ~~child maintains full-time status as a student in an accredited~~
10 ~~institution of postsecondary education.~~

11 Sec. 4. Section 514B.9A, Code 2016, is amended to read as
12 follows:

13 **514B.9A Coverage of children — continuation or reenrollment.**

14 A health maintenance organization which provides health care
15 coverage pursuant to an individual or group health maintenance
16 organization contract regulated under [this chapter](#) for
17 children of an enrollee shall permit continuation of existing
18 coverage or reenrollment in previously existing coverage for
19 an individual who meets the requirements of section 513B.2,
20 subsection 14, paragraph "a", "b", "c", "d", or "e", and who
21 is ~~an unmarried~~ a child of an enrollee who so elects, ~~at least~~
22 ~~through the policy anniversary date on or after~~ until the date
23 the child marries, ~~ceases to be a resident of this state, or~~
24 attains the age of ~~twenty-five~~ twenty-six years old, ~~whichever~~
25 ~~occurs first, or so long as the unmarried child maintains~~
26 ~~full-time status as a student in an accredited institution of~~
27 ~~postsecondary education.~~

28 Sec. 5. EFFECTIVE UPON ENACTMENT. This Act, being deemed of
29 immediate importance, takes effect upon enactment.

30 EXPLANATION

31 The inclusion of this explanation does not constitute agreement with
32 the explanation's substance by the members of the general assembly.

33 This bill relates to continuation or reenrollment of certain
34 adult children of insureds or enrollees in accident or health
35 care coverage. The bill requires accident or health care

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1 coverage to allow an adult child to continue or reenroll in
2 such coverage regardless of whether the child is married or
3 is a resident of the state, until the date the child attains
4 the age of 26 years old. The bill also deletes a provision
5 that requires such accident or health care coverage to allow an
6 unmarried child to continue or reenroll in such coverage for
7 so long as the unmarried child is a full-time student in an
8 accredited institution of postsecondary education.

9 The bill is effective upon enactment.